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ABSTRACT

This paper presents the final report of the Kauffman Grant--JumpStart III Entrepreneur*Wise Training Program for Displaced Homemakers at Westchester Community College from April 1, 1997 to December 31, 1999. This report is divided into nine parts. Section 1 looks at programs offered and individuals counseled. Section 2 discusses the characteristics of participants. Section 3 presents key learning/challenges related to program implementation. Section 4 explores training outcomes. This section is subdivided into outcomes, businesses started/expanded, and success stories. Section 5 describes support groups formed and networking opportunities organized. Section 6 looks at future continuation plans for the program. This section is further divided into short-range and long-range plans. Section 7 looks at dissemination plans, and includes the following subsections: (1) local, (2) statewide, and (3) nationwide. Section 8 presents the final budget report. Section 9 includes the appendices of this report. Appended are: (1) the details of the program/curriculum; (2) characteristics of the participants; (3) candidate selection flow chart and selection criteria; (4) sample marketing materials developed by the students; (5) a post-training flyer; and (6) a list of guest speakers for the program. (VWC)

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FINAL REPORT

KAUFFMAN GRANT – JUMPSTART III

ENTREPRENEUR*WISE TRAINING PROGRAM for DISPLACED HOMEMAKERS at WESTCHESTER COMMUNITY COLLEGE

APRIL 1, 1997 – DECEMBER 31, 1999

Project Transition
Entrepreneur*Wise
Westchester Community College
Westchester, New York
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TC 33415

ENTREPRENEUR*WISE FINAL REPORT

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I. PROGRAMS OFFERED AND INDIVIDUALS COUNSELED

Through the JumpStart program, five Cycles of intensive Entrepreneur*Wise training was held from October 22, 1997 through December 1, 1999. More than 92 students received individual counseling.

The average training was 100 hours over a three month period (two evenings and one weekend a week) and included the following:

Self Assessment	6 hours
Entrepreneurial Skills	50 hours
Personal/Business Readiness	10 hours
Computer Skills	34 hours
Total	100 hours

The schedule for the training was as follows:

Cycle I	October 22, 1997 – March 25, 1998 Wednesday evenings and Sundays Number of hours: 100 Number of participants: 20
Cycle II	March 24, 1998 – June 24, 1998 Thursday evenings and Saturdays Number of hours: 60 Number of participants: 30
Cycle III	January 25, 1999 – March 29, 1999 Monday and Thursday evenings and Saturdays Number of hours: 102 Number of participants: 15
Cycle IV	April 19, 1999 – June 28, 1999 Monday and Thursday evenings and Saturdays Number of hours: 106 Number of participants: 13
Cycle V	September 13, 1999 – December 1, 1999 Monday and Wednesday evenings and Sundays Number of hours: 100 Number of participants: 14

See **Appendix #1** for details of program/curriculum.

II. CHARACTERISTICS OF PARTICIPANTS

Of the 92 students enrolled:

100%	Displaced Homemakers
43%	Minority
56%	Over 45 years old – Range: 28 – 64
82%	Working (47% part time; 35% full time)
61%	Income under $23,000 (36% income under $16,000)
78%	More than high school education

See **Appendix #2** for additional data.

III. KEY LEARNING/CHALLENGES RELATED TO PROGRAM IMPLEMENTATION

1. It was a challenge to help students to successfully write their business plans. The successful strategies we used that increased the number of completed plans included:

   - Working in small groups during class time on sections of their business plans.
   - Practicing presenting key parts of their plan to classmates and faculty.
   - Developing a culminating presentation competition where students won small venture capital grants ($100 to $200) determined and judged by community professionals.
   - Offering more one-to-one individual counseling.
   - Using the computer business planning software program "Automate Your Business Plan".
   - Keeping students together for all parts of the program which helped to develop a safe network of peers to try out new skills.
   - Coordinating the comprehensive curriculum so that skills learned in one program component was reinforced in the another component of the program.
   - Affording an opportunity for students to articulate the emotional issues and fears in regard to placing ideas in writing and making presentations.

2. Some students resisted the personal/business readiness component of the program. We found it was important to address issues around feelings of rejection, discouragement, and communication skills, even when students resisted the focus. In early Cycles faculty focused on these issues from a personal development context. We found students were more open to these issues when they were re-framed in a business context. Examples of successful topics that were reframed included the following:

   - Dealing with irate customers
   - Identifying emotions using business situations

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- Overcoming patterns of negative thinking using business examples
- Identifying strengths you want to use in your business
- Improving business interactive skills
- Making effective presentations/sales calls

2. Early on in our training we offered the program in the daytime. However, we found that the target population (women who were the sole support of their families) was not available in the daytime. More than 80% of the participants worked outside of the home. For the majority of the participants, starting their own business was seen as a supplement to their income, and a way to improve their standard of living. More than one third of the participants earned less than $16,000, and starting a business was a way out of living in or near poverty.

3. It was a challenge to select the most appropriate applicants. In order to fill a class with 15 to 20 students, we needed to allow enough time (six to eight weeks) to recruit and screen applicants. We used some of the same criteria to assess the readiness for the self employment program that we used in the employment training programs. These criteria appeared valid:

- Has family care plans
- Shows appropriate motivation to work
- Able to fill out applications and complete all steps of the screening process
- Demonstrates ability to focus on goals
- Has transportation
- Takes responsibility for calling if there is a need to cancel or reschedule

Additional criteria for our self employment program:

- Solid idea for a business
- Conducted some research on the business' feasibility
- Implemented some initial steps to get idea off the ground

- Financial stability (applicant has basic living expenses)

- Realistic expectations of the time and resources needed

Those accepted into the program were expected to complete all steps in the process that we had developed for our other employment training programs. The screening process was designed to involve several steps: telephone screening, individual interview, narrative application, orientation to the expectations of program, and self assessment training component. We developed the many steps in our training programs in order to test the motivation, initiative, stability, and follow through ability of candidates. These steps seemed equally valid for the entrepreneur training program. (See Candidate Selection Flow Chart in **Appendix #3** for details.) Several students who were simultaneously enrolled in our employment training programs did not complete the entrepreneur training. We found that it was not realistic to be seeking employment and also desiring to start a business.

5. We had planned to offer math instruction in the college's self-paced math lab. In practice we found that the math lab did not have sufficient administrative and tutorial staff on weekends and evenings. We did make it optional to use the lab in the daytime, but even with an evening orientation to the lab, very few students availed themselves of the facilities. In later Cycles Excel was offered in our computer component and automatic calculations were used in conjunction with the business planning software. We are in the process of installing the business planning software in our open lab so that students will be able to use these labs.

6. We offered an average of 34 hours of computer training. Students come with a varying background in computers. We are now developing a novice computer workshop which will be a prerequisite for all new computer users. This training group will be smaller and the needs of the new computer user will be addressed. Despite the great differences in the skill level of students, great progress was made in mastering basic computer skills; developing their business plan on the computer; using the computer for research, calculations and numerical analysis; producing a marketing flyer and/or brochure using graphics; and beginning skills in database management (See **Appendix # 4** for a sample of marketing materials developed by students).

IV. TRAINING OUTCOMES

We were successful in assisting 71 of the 92 initial student group to complete the program, thus achieving a course completion rate of 78%. Almost 50% of those that have completed have started or are in the process of actually planning their business.

Of the 71 students who completed the course, 24 started a business; three found jobs in fields related to business; and seven are in various stages of planning a business.

TRAINING OUTCOMES

OUTCOMES	TOTAL
Enrolled	92
Completed	71
Started business	24
Jobs in field related to business	3
Various stages of planning business	7

BUSINESSES STARTED/EXPANDED

Child Care (2)
Iridologist
Eyelashes
Decorative Painting/teacher
Books for post operative surgery exercises
Auto Detailing
Motivational Seminars
Teacher Seminars
Cleaning Business
Bookkeeping
Secretarial/Administrative Assistant Services (2)
Bookmarks
Florist/Floral Design (2)
Divorce Guide Consultation
Occupational Therapy
Aerobic Classes
Landscaper
Errand Service
Party Planning (2)
Catering

SUCCESS STORIES

Delores is a 62 year-old divorced black woman. She designs bookmarks. Through applying what she learned about marketing a business in our Entrepreneur*Wise Program, she received an order for 1,000 bookmarks for Lenny Thomas', "Cooking with the Chickenman". She has hired 10 people to help produce the bookmarks. She has also received an order for 2,500 bookmarks for a Madison Avenue restaurant. Recently, she was interviewed for "Black Enterprise".

Christine is a 40 year-old widow with two teenagers. She has started an auto detailing business. She took care of all the legalities, found a location, developed flyers and business cards, and opened her auto detailing business.

Linda is a 28 year-old divorced woman with two children, ages 5 and 12. She has had a day care business in her home that she has wanted to expand in order to generate more income to better support herself and her children. Through skills developed in the Entrepreneur*Wise Program, she located a larger home, advertised, hired an employee, and recruited additional children.

Medina is a 41 year-old divorced black woman who works two part-time jobs to support herself and two children. Through her research during the course, she decided to switch her business from distress merchandise to nutrition. She is an iridologist, and has connected with "Nutrition for Life", a supplier of vitamins and minerals. She has made up business cards and is advertising in local health food stores and now has several clients.

Sandra is a 54 year-old divorced black woman who works as an LPN. She recently finished her "Post-Operative Exercise Book". She has had it copyrighted and has an attorney. She is now saving for the cost of printing the book, which is $850.

Daphne is a 50 year-old black woman, divorced, who works two part-time jobs and has a teenaged son. She has registered her motivational training business, "Clark-Hudson and Associates", developed flyers, and has connected with Quinnipiac College which hired her as a motivational speaker where she is scheduled to teach four seminars. She was recently interviewed by a local newspaper in regard to writing an article about her business.

Phyllis is a 40 year-old black woman. After taking the Entrepreneur*Wise Program, she realized that it will take several years before her home-based business will financially support her and her family. Therefore, she decided to take a job with a school district as a computer teacher in their computer lab, but will continue to plan and develop her home-based computer tutoring business.

Linda is a 55 year-old divorced woman who previously attended our employment training program. She works part time as an office temp. She has been successful in starting up her home-based business, "Divorce Guide Inc.", which is a consulting business to educate people about the various divorce processes such as: preparing people to interview and select an attorney; assisting in working more effectively with legal counsel; and informing people of how the legal system works. She recently advertised in the Yellow Pages and is in the process of publishing her divorce guide, a resource for those faced with or considering divorce.

Gizella is a 51 year-old disabled woman whose husband is also disabled. She has started a secretarial office service business from her home. She recently used her business plan developed in class to apply for updated computer equipment and software from the Office of the Disabled.

Renee is a 37 year-old black woman with a two year-old daughter. She has started a home-based floral business. The business enables her to bring in enough supplemental income which allows her to stay home with her daughter.

Eileen is a 49 year-old separated woman who is on disability. She started a decorative-faux painting business. She has been able to support herself on the profits from the business. Her latest endeavor is teaching decorative paintings in adult education programs.

Noreen is a 51 year-old widowed woman who worked in restaurants and the hotel business for 30 years. Noreen has training in floral design. She has opened a small floral design shop.

Ann is a 30 year-old woman with three young children and a disabled husband. She has started a profitable landscape business with her disabled husband. They offer landscaping, Fall and Spring cleanup, architectural design, and plowing, salting, and sanding.

V. SUPPORT GROUPS FORMED AND NETWORKING OPPORTUNITIES

1. SUPPORT GROUP

A student-led informal support group from the third training Cycle developed after the formal training ended in March, 1999. This group has been meeting monthly and has invited the graduates of our June, 1999 Cycle to its monthly meetings. Recently, the leader of the group has had less time for the organizational details since her business, "Divorce Guide Inc." has increased. There is a need to formalize the group for all graduates of our Entrepreneur Training Programs, and to structure the meetings. In December of 1999 (See **Appendix # 5** flyer) we invited all former graduates to a focus group to assess the needs of our graduates. The group expressed an interest in meeting monthly for support and for technical workshops.

As you know, the Kauffman Foundation has funded our program to provide an Entrepreneurial Post Training Program. Starting in March, 2000, we plan to provide technical workshops facilitated by trained volunteers from the business community, networking and feedback opportunities through monthly group meetings, and on-going technical advice and support through trained mentors. In addition, we will develop exportable curriculum outlining the essential steps in establishing a post-training program.

2. NETWORKING OPPORTUNITIES ORGANIZED

The following organizations have helped our program and/or participants (See **Appendix # 6** for a more detailed list of guest speakers who shared their expertise with our students):

ORGANIZATION	FIELD OF EXPERTISE
S.C.O.R.E.	Individual counseling
Small Business Development Center	Researching business ideas
Citibank	Repairing credit
Chase Manhattan Bank	Bank loans, financing
Leviticus Fund	Loan fund
Westchester Tri City Development Corp.	Loan fund
Westchester/Rockland Revolving Loan Program	Loan fund
Lead Dog Marketing Company	Marketing
Westchester County African American Chamber of Commerce	Networking
Westchester Assoc. of Women Business Owners	Mentors

VI. FUTURE CONTINUATION PLANS FOR PROGRAM

A SHORT RANGE:

We have partnered with Women's Enterprise Project (WEP), a Westchester micro enterprise development program, whose members include Westchester County Association, Westchester Women Business Owners, and New York State Division for Women. WEP is funded through public and private funds. Starting in January 2000, WEP will provide funding to continue our JumpStart Entrepreneur*Wise Program through December of 2000. The New York Department of Labor will continue funding of the administrative portion of the project through our Displaced Homemaker funding. As you know, we have been funded by the Kauffman Foundation to develop a Year 2000 Post Training Program for the graduates from our Entrepreneur*Wise and WEP programs. The programs will continue to be housed in the Division of Continuing Education at Westchester Community College.

B LONG RANGE:

WEP and Westchester Community College are in the process of applying for a five year demonstration grant to become a Women's Business Center through the U. S. Small Business Administration.

Westchester Community College is in the process of applying for a two-year workforce demonstration grant from the U.S. DOL. The purpose of the grant is to demonstrate how community agencies and educational institutions can work together to provide best training practices, enabling high risk populations (displaced homemaker, older individual, welfare single parent) to become employable in the technology fields. This grant will build upon our best practices experience with Kauffman-funded Entrepreneur*Wise program and our new post training grant. Funds from the U.S. DOL grants can be used to provide core funding of our Entrepreneur*Wise program.

VII. DISSEMINATION PLANS

A. LOCAL

We have shared our best practices, including our curriculum, with our Westchester WEP partner.

B. STATEWIDE

We are a member of an association of 25 DOL funded Displaced Homemakers centers in New York State. The 25 Directors meet monthly to exchange ideas and plan funding strategies. At our May 1999 meeting, I presented our Entrepreneur*Wise program and curriculum. Now that our curriculum is completed, we will make our Student and Instructors Guide available to interested Displaced Homemakers centers.

The following community colleges are connected to Displaced Homemaker Centers:

Fulton Montgomery Community College

Bronx Community College

Rockland Community College

C. NATIONWIDE

In addition, this report and Student and Instructors Guide will be made available to other community colleges.

If awarded U.S. DOL Workforce Demonstration Grant and/or U.S. Small Business Administration Grant (The Women's Business Center Program), we will be able to build upon the curriculum and learning from the grants to increase the body of knowledge nationally on how to build an effective workforce training program for specialized populations.

The sites selected for this U.S. Small Business Administration grant will be connected to The Women's Business Intranet (WBI), and the Online Women's Business Center (WBC) on the internet. WBI "provides a free flow" of information about best practices.

VII. FINAL BUDGET NARRATIVE

We expended all budget funds, and our bookkeeper is preparing the budget report. We will fax you the final budget report by January 14, 2000 (deadline of this report).

APPENDIX

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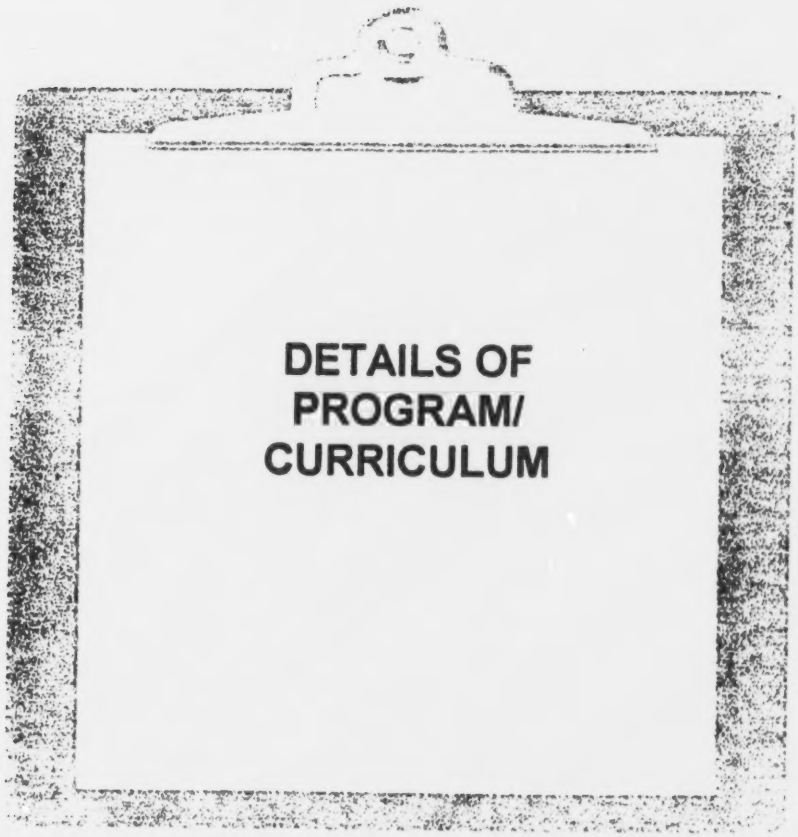
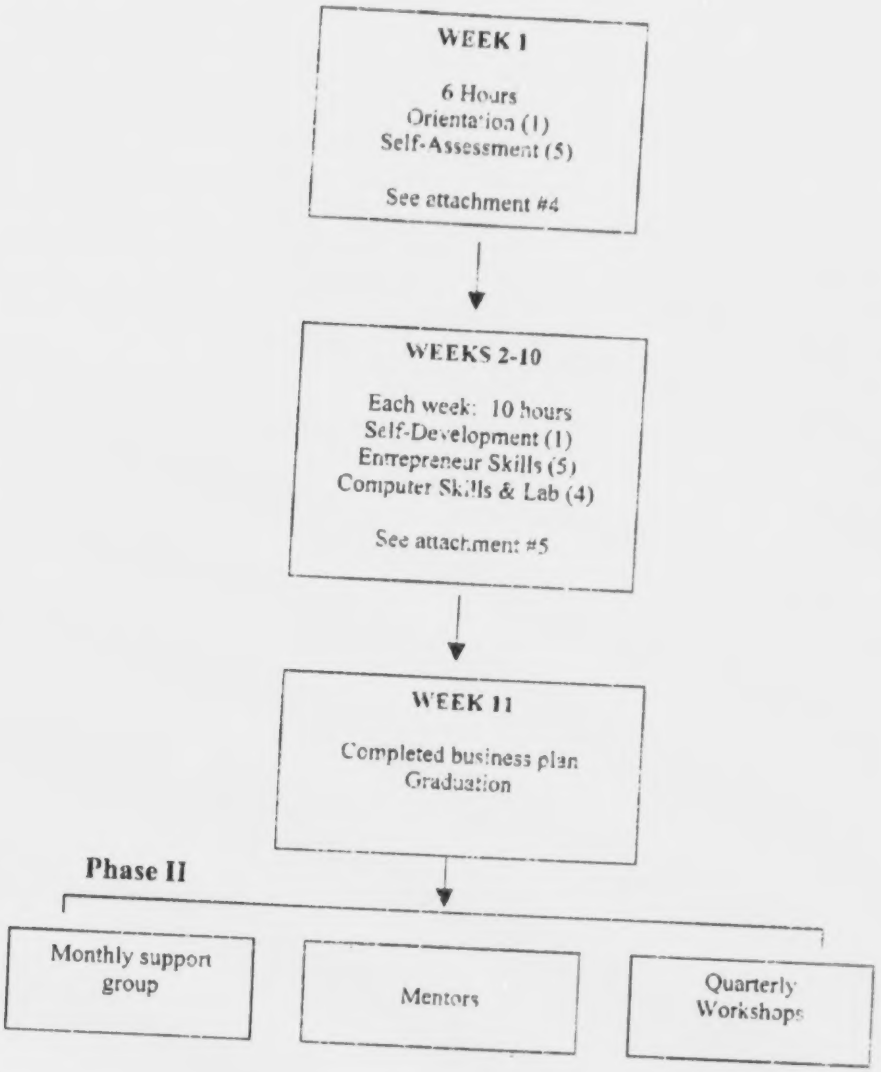
APPENDIX # 2:	CHARACTERISTICS OF PARTICIPANTS
APPENDIX # 3:	CANDIDATE SELECTION FLOW CHART AND SELECTION CRITERIA
APPENDIX # 4:	SAMPLE MARKETING MATERIALS DEVELOPED BY STUDENTS
APPENDIX # 5:	POST TRAINING FLYER
APPENDIX # 6:	LIST OF GUEST SPEAKERS

APPENDIX #1



ENTREPRENEUR*WISE PROGRAM (100 HOURS)
PHASE I



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SELF-DEVELOPMENT

TRAININGS

COMMUNICATION

Recognizing Different Points of View

- To recognize that it can be acceptable and positive for people to have diverse opinions about the same thing
- To learn ways of expressing personal opinions that communicate tolerance and respect for others with different opinions
- To ask for the opinion of others and be open to the possibility of adjusting one's thinking based on new information

Listening

- To increase awareness of the role listening plays in living and working with others
- To recognize a variety of listening behaviors that facilitate understanding between two parties

Have Constructive Conversations

- To be aware of the behaviors of effective listeners and speakers
- To participate in constructive conversation as a listener and a speaker

Conflict Management

- To increase an awareness of options available in addressing a conflict
- To learn ways of handling conflicts by reaching agreements that are fair to both sides

Recognizing and Addressing Bias

- To recognize unjust, biased attitudes and behaviors and know constructive ways to respond to them

Dealing with Change

- To identify positive and negative changes in one's personal life and in the workplace
- To identify barriers to change and motivators for change
- To identify how much control one has over different kinds of changes
- To learn how to deal with changes over which one has or does not have control
- To learn and practice skills and create an action plan for dealing with change

MANAGING EMOTIONS

Recognizing Feelings

- To recognize and acknowledge one's own feelings
- To recognize and acknowledge the feelings of others
- To respond in sensitive ways to feelings

Expressing Anger Constructively

- To recognize the physical signs of anger in one's self
- To know and practice ways of reducing one's aggressive feelings
- To use reflective thinking to find constructive solutions

Practicing Self-Control

- To recognize situations that trigger loss of control and behaviors that support self-control
- To identify one's strengths and weaknesses in practicing self-control
- To make an action plan for strengthening self-control

Emotions

- To recognize a range of emotions and reactions in life situations
- To identify sources of support for understanding and managing emotions
- To practice giving and receiving support
- To assess one's strengths and weaknesses

Responding to Anger

- To recognize the physical signs of anger in others
- To learn ways of easing the tension during a confrontation
- To communicate in ways that lead to resolution

Stress Management/Relaxation Techniques

- To be aware of the effect of stress on physical health
- To understand and practice relaxation techniques to reduce physical tension

Dealing with Embarrassment

- To recognize the physical and emotional responses to embarrassment in ourselves and others
- To know ways of responding to the feeling of embarrassment in self and others that restore self confidence and reduce stress levels

Coping with Loss and Disappointment

- To acknowledge the feelings associated with loss and disappointment
- To understand the stages of loss
- To be aware of healthy, constructive coping behaviors

RELATIONSHIPS

Relationships with Peers and Group – Belonging

- To identify the different groups to which we belong
- To understand why we seek group membership

Personal Relationships – Friendship

- To recognize the skills of being a friend
- To be aware of the qualities one brings to a friendship
- To address friendship problems and conflicts with problem-solving skills

Workplace Relationships

- To know and remember the reasons one is on the job
- To understand the meaning of respect in the workplace

CRITICAL THINKING

How to Set and Redefine Goals

- To identify the characteristics of a worthy goal
- To understand the process of setting and adjusting goals
- To identify a goal regarding the world of work

Prioritizing

- To practice the skill of priortizing
- To identify what one values and the goals that reflect those values

Problem-Solving Strategies

- To be aware of one's own thinking process when addressing problems
- To be aware of possible problem-solving strategies

Making and Carrying Out Decisions

- To identify decisions that have import consequences
- To use a decision-making process to identify options and choose between them

Predicting Consequences

- To recognize the relationship between cause and effect
- To use reasoning and emotional intelligence to predict the consequences of a particular action

Initiative, Risk Taking, and Reaching Maximum Potential

- To understand the relationship between taking risks and realizing human potential
- To assess one's own willingness to take risks
- To learn ways to improve risk-taking abilities

Dealing with Outcomes

- To learn the role failure has in creating a successful life
- To determine one's own measure of "success" and "failure"

RESPONSIBILITY

Responsibility to Oneself and Others

- To understand what it means to be responsible to self and others
- To recognize the possibilities and the boundaries in accepting responsibility

Commitments

- To understand the implications and consequences of making, keeping, and breaking commitments
- To identify key questions to consider before making commitments
- To understand the value of getting wise advice before making commitments

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Computer Skills for Entrepreneurs

Kristine Bunyea
Westchester Community College

Computer Skills for Entrepreneurs

Course Objectives

Upon completion of this course, you will:

- *have an understanding of computer hardware components*
- *have an understanding of operating systems and software*
- *be able to use Microsoft Word to create documents, including memos, letters, brochures, flyers and newsletters, for use in small business*
- *create professional quality documents by formatting characters and page layout, using tabs, checking spelling, creating headers/footers, columns, tables and by inserting graphics*
- *be familiar with the Internet and it's capabilities*
- *manage your files, programs and printer*
- *confidently use a Personal Computer and Microsoft Word outside of the classroom!*

Course Outline

This course is flexible and will be tailored to the learning needs of the group.

Week 1: January 23, 1999 — 1-5pm, Tech 13D

Introduction

- What is a PC? Hardware Components
- Memory, Bits and Bytes
- Software, Uses of Applications software, Current on the Market
- Basic Keyboard and Mouse familiarity

Windows 95

- File Naming, File Cabinet analogy
- Windows 95: it's vocabulary and graphic interface
- Mouse skills - click, double-click, right-click, drag
- Icons, The Task Bar, The Menus, Opening, Sizing and Moving Windows, Scrolling, Dialog Boxes
- The Start Button - Accessing your programs
- Formatting a disk in Windows95
- Properly Exiting Windows 95

Week 2: January 30, 1999 — 1-5pm, Tech 13D

Microsoft Word

- The Basics – Launching Word, Tour of the Word Window, Working with Text (Backspace vs. DEL)
- Working with Files – New, Open, Save, Print, Print Preview
- Editing, Moving, Copying
- Working with Multiple Documents
- Character, Page and Paragraph Formatting
- Automatic Formatting – Spelling, AutoCorrect, Thesaurus

Computer Skills for Entrepreneurs

Week 3: February 6, 1999 — 1-5pm, Tech 13E

Microsoft Word
- Borders and Shading
- Headers and Footers
- Tabs

****Please bring a copy of your favorite recipe to class today!****

Week 4: February 13, 1999 — 1-5pm, Tech 13E

Microsoft Word
- Columns, Section Breaks and Column Breaks
- Find and Replace
- Working with Objects (Graphics)
- WordArt
- DropCaps
- Call Out Boxes and the Drawing Toolbar
- NEWSLETTER – reproduce one, then create original

Week 5: February 20, 1999 — 1-5pm, Tech 13E

Microsoft Word
- Creating Tables
- Bullets and Numbering
- Creating an Advertising Flyer (as review)
- Creating a Z-Fold/Tri-Fold Brochure

Week 6: February 27, 1999 — 1-5pm, Tech 13E

Microsoft Word
- Complete Brochure for individual businesses

Introduction to the Internet
- Terminology, Structure of an Internet Address
- Functions of the Internet
- Browser, Home Page, Service Provider

Week 7: March 13, 1999 — 1-5pm, Tech 13E

Guest Instructor - Web Page Design
- Using Netscape Communicator – Editor
- Design sample web page for individual businesses

Computer Skills for Entrepreneurs

Week 8: March 20, 1999 — 9am -1pm, Tech 13D; 1-5 pm, Tech 13E

Microsoft Word

- Merging Documents – Form File, Data Source, Merge
- Mailing Labels
- Merge using a different data source
- Mailing Labels
- Envelopes

Microsoft Excel

- Introduction – Accountant's Worksheet and Calculator
- Rows, Columns, Cells
- Data types- Labels, Numbers, Formulas, Functions
- Merge and Center within cells
- AutoSum function
- Cell References
- Order of Operations
- Symbols: + - * /
- Sum Function: =Sum( )
- Cut, Copy, Paste
- Sample Spreadsheet
- Work on Cost of One Sale for individual businesses

Week 9: March 27, 1999 — 9am -1pm, Tech 13D

Microsoft Access

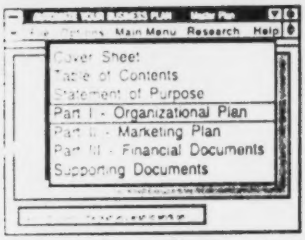
- What is a Database?
- Fields, Records, Tables and Table Structures
- Entering Data in datasheet view
- Using record navigation buttons
- Queries, simple select queries
- Forms, using Wizards
- Reports, wizard generated and designing customized reports

AUTOMATE YOUR BUSINESS PLAN

NEW 6.0 FOR WINDOWS

The SBA's chosen format for your winning business plan

WRITE YOUR BUSINESS PLAN WITH AN EXPERT AT YOUR SIDE



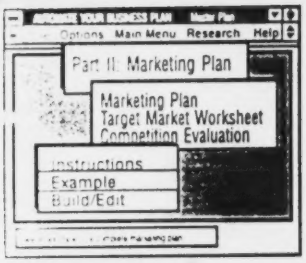
...Your Business Plan, has an integrated word ...spreadsheets that could pass for popular ...Microsoft Word and Excel. The owners of ...recently used AYBP to raise $200,00 to ...restaurant and say the program's ...sections are particularly powerful." ***Inc. Magazine***

"Automate Your Business Plan" assumes you know nothing about writing a business plan. We walk you through the process and make your job easier.

❑ ***Our step-by-step planning process will enable you to organize your industry expertise into a working business plan that will attract capital and ensure success.***

- Easy instructions guide you through each part of your plan.
- Two complete sample business plans serve as examples to help you overcome writer's block.
- **Automate Your Business Plan** is a stand-alone software program not a set of templates depending on someone else's software for

ATTRACT LENDERS & INVESTORS WITH A CUSTOMIZED BUSINESS PLAN



Investors are turned off by canned plans that look and sound like everyone else's. A customized working business plan is a plan to succeed.

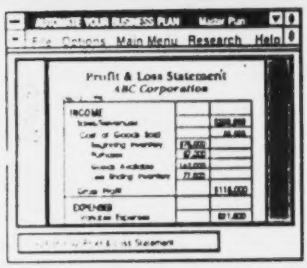
❑ ***Your plan will be tailored to your specific industry and situation.***

- We help you research and write a winning marketing plan.
- We help you develop a valid set of financial projections.

❑ ***These are some of the great features you will like about our software:***

- Special Web page with ***"hot links"*** to marketing & financial research sites
- Instructions, examples, and pre-formatted files for all parts of your plan
- All files pre-set with headers, fonts, margins, and print commands

SAVE 100+ HOURS WITH FORMATTED & FORMULATED FINANCIAL STATEMENTS



...Business Plan and *Anatomy of ...Plan* are thorough, practical, and ...understand." ***Sandy Sutton, Acting District Director*** ***...District Office, U.S. Small Business Administration***

We help you develop realistic financial projections so you can make the right decisions for a successful and profitable business future.

❑ ***You will move with ease through your entire financial plan.***

- We set up and formulate all of your financial spreadsheets.
- We show you how to customize them and input your numbers.
- We automatically do all of your calculations for you.

❑ ***Your lender will be happy to see the following financial information:***

- Sources & Uses of Funds
- Pro-Forma Cash Flow Statement
- Three-Year Income Projection
- Break-Even Analysis
- Quarterly Budget Analysis
- Profit & Loss Statement
- Balance Sheet
- Ratio Analysis

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OUT OF YOUR MIND...
AND INTO THE MARKETPLACE™

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Telephone: (714) 544-0248 Fax: (714) 730-1414
Home Page - http://www.business-plan.com

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Career Assessment Workshops for
ENTREPRENEUR*WISE
PROJECT TRANSITION
WESTCHESTER COMMUNITY COLLEGE

"Self-Assessment to Help Evaluate Career Choices"

Designed and facilitated by Carol Wood, Career Management Consultant

WORKSHOP #1

Introduction to Career Self Assessment
Awareness of Skills, Values, Traits

Lecture/ Class participation /Handouts

Identifying and clarifying Career Values and their importance in setting career goals

Hands-on pencil & paper exercises (to be continued at home)
Process information with partner(s)

Introduction to Skills Assessment
Skill Categories/The Skills Matrix

Exploring Skills and Accomplishments
Transferable skills
Identifying skills through accomplishments:
The PAR approach

Homework: 5 Accomplishment Statements

Finish the Skills Matrix

WORKSHOP #2

How skills are used in connection with Data, People, Things
Results of skills assessmentand PARS:

Lecture/Handouts/Pencil & paper
Small Group participation

Occupational Interests
Identifying and clarifying career interests
Interest Card Sort

Processing of information gatherered
Clustering high appeal interests into fields

Supplemental Interests Activities
Card Sort/Small groups

Implications of all information for entrepreneurial career choices
Continuation of process
Wrap up: Next steps

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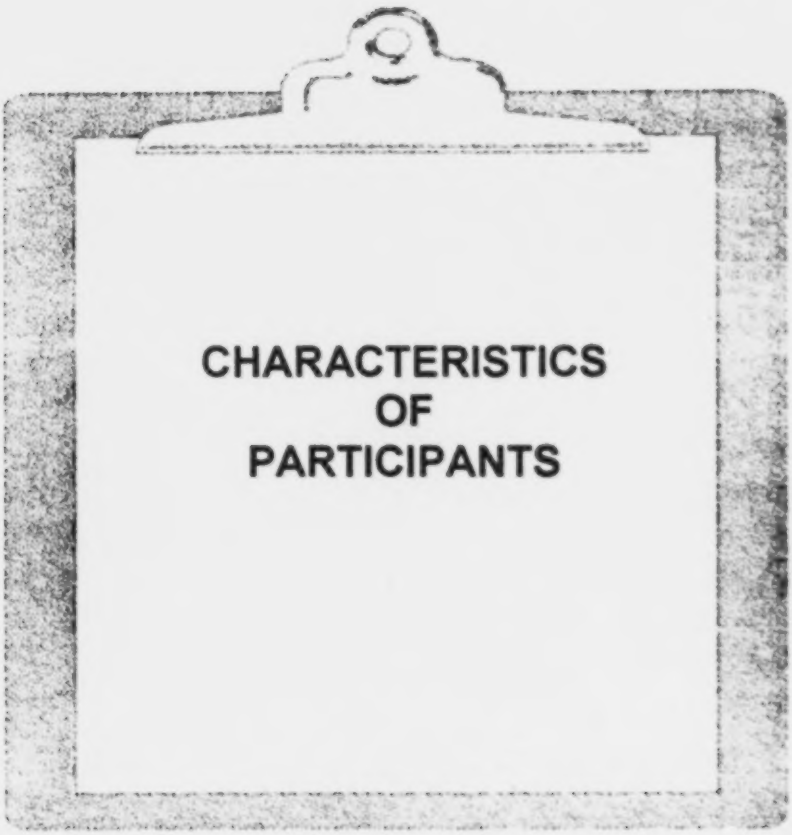
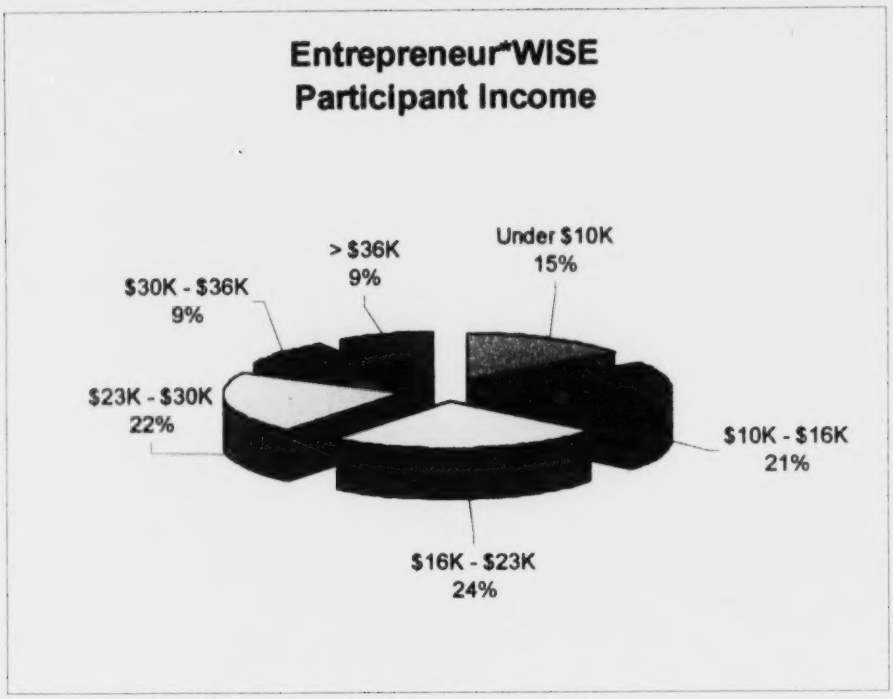
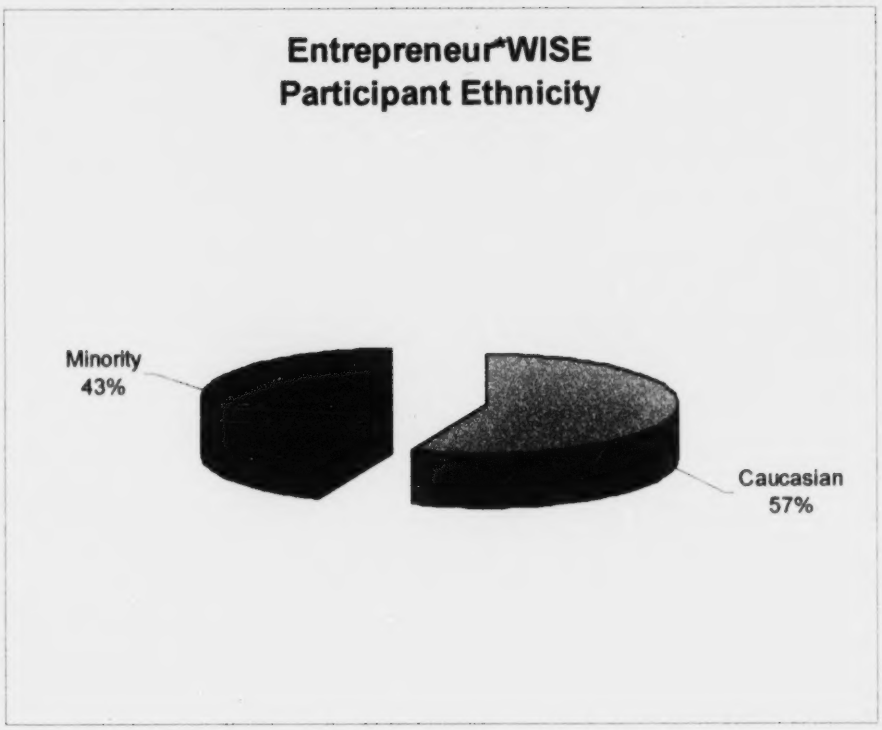
APPENDIX #2



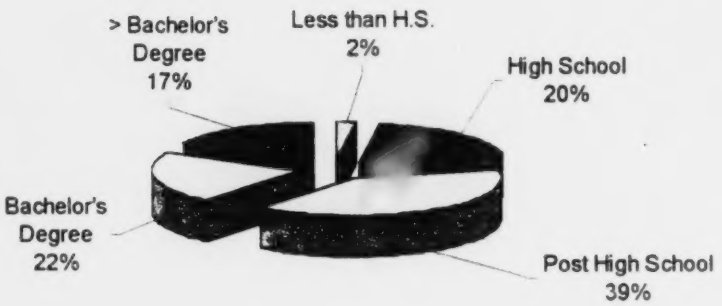
Entrepreneur*WISE
(Characteristics of Participants)

	Number	% of Total Enrolled
Ethnicity		
Caucasian	52	57%
Minority	40	43%
Income		
Under $10K	14	15%
$10K - $16K	19	21%
$16K - $23K	23	25%
$23K - $30K	20	22%
$30K - $36K	8	9%
> $36K	8	9%
Education		
Less than HS	2	2%
High School	18	20%
Post High School	36	39%
Bachelor's Degree	20	22%
> Bachelor's Degree	16	17%
Age		
28 - 35	8	9%
35 - 45	32	35%
45 - 55	40	43%
55 - 69	12	13%
Employment		
Part Time	43	47%
Full Time	32	35%
Not Employed	17	18%
Marital Status		
Divorced/Separated	59	64%
Widow	9	10%
Single	6	7%
Disabled/Unemployed Spouse	18	20%
Total Students Enrolled	92	

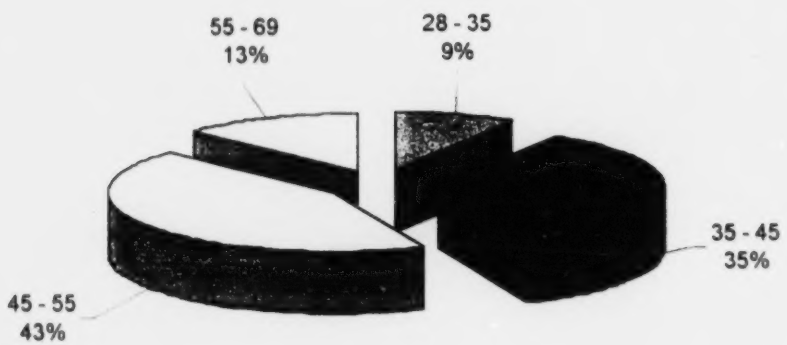

Entrepreneur*WISE
Participant Income
Under $10K
15%
> $36K
9%
$30K - $36K
9%
$23K - $30K
22%
$10K - $16K
21%
$16K - $23K
24%


Entrepreneur*WISE
Participant Ethnicity
Minority
43%
Caucasian
57%

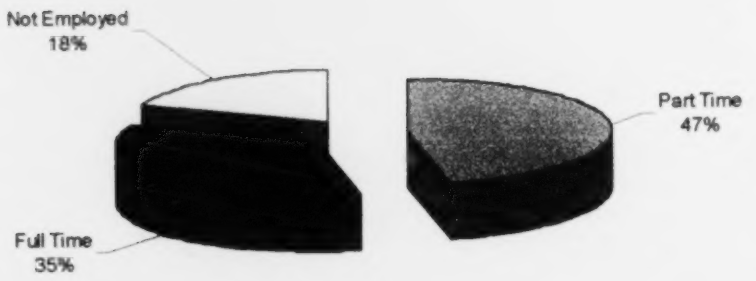
Entrepreneur*WISE
Participant Education



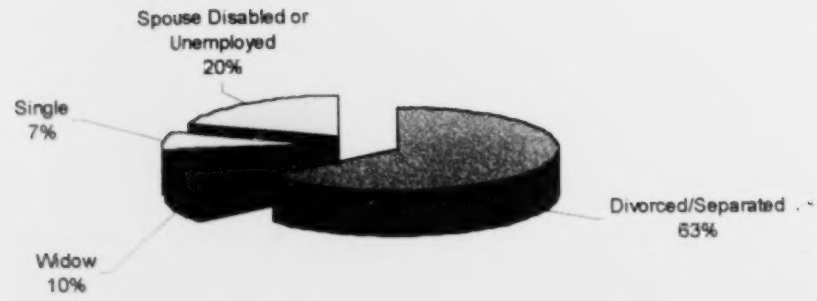
Entrepreneur*WISE
Participant Age



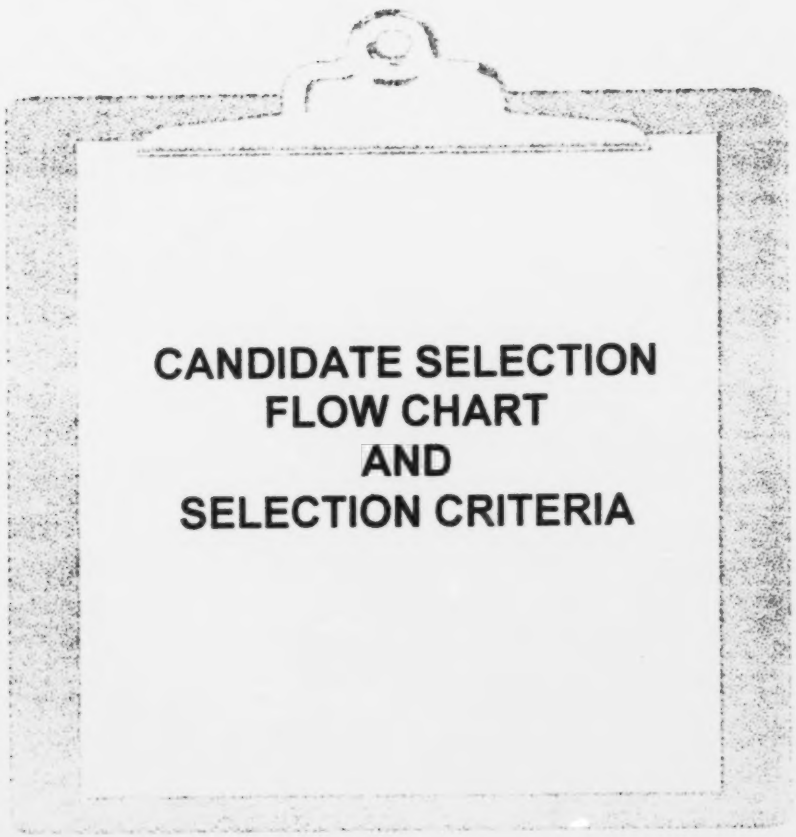
Entrepreneur*WISE
Participant Employment



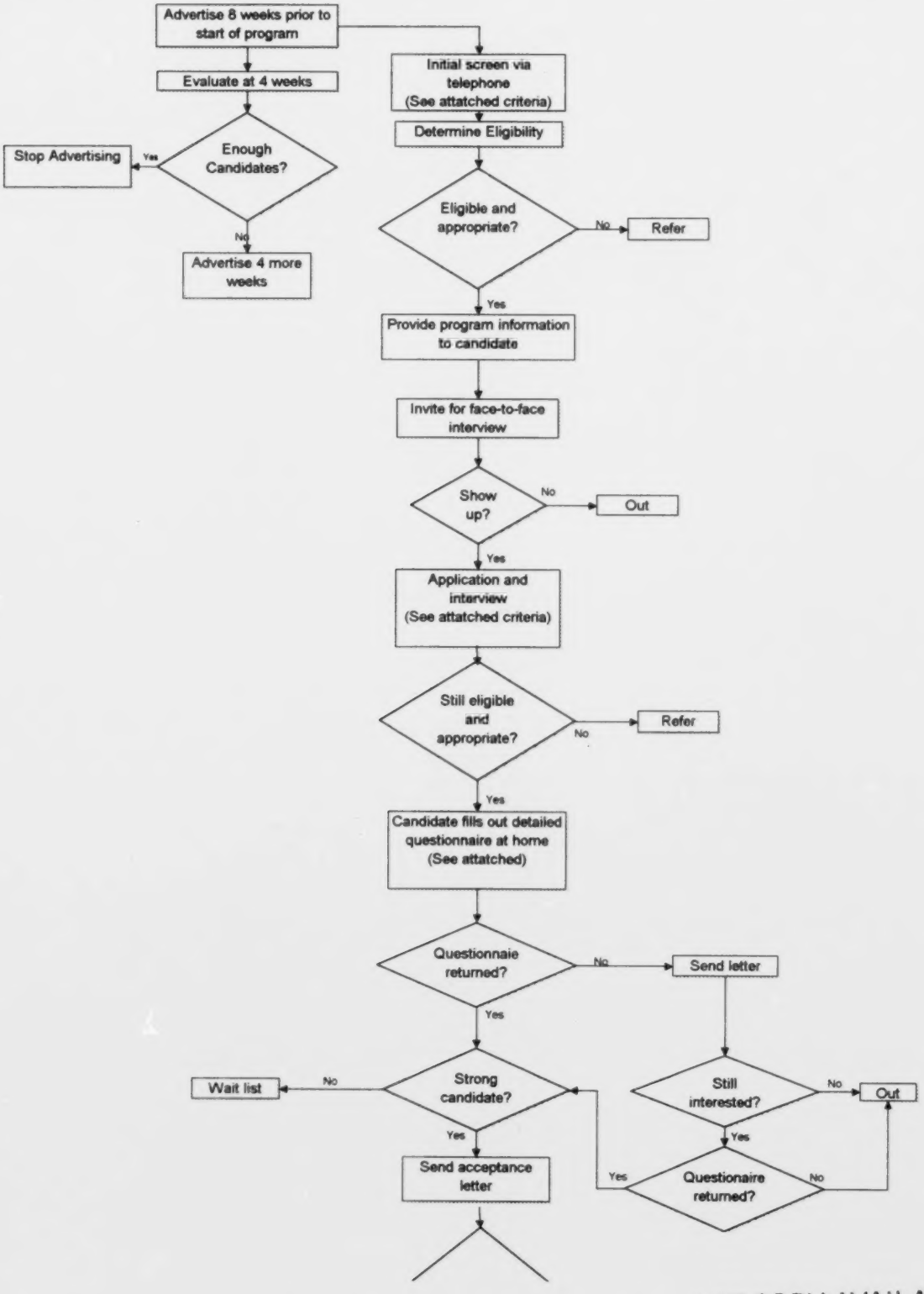
Entrepreneur*WISE
Participant Marital Status



APPENDIX #3



Entrepreneur Candidate Selection



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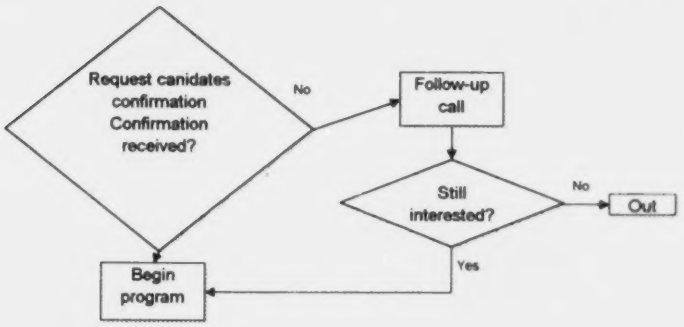
Entrepreneur Candidate Selection



ATTACHMENT 1 – INITIAL SCREEN VIA TELEPHONE

TELEPHONE ASSESSMENT

- Is she eligible? – displaced homemaker
- Articulate?
- Does she presently have a business – tell me about it.
- What problems is she struggling with?
- If she doesn't have an existing business, does she have a solid idea for a business?
- Has she researched viability?
- Has she taken steps to get her idea off the ground?
- Is she financially stable (employed)?
- Is she responsible for calling if she needs to cancel and reschedule an appointment?

INTERNAL INTAKE ASSESSMENT SUMMARY

COMP*WISE _____ WORK*READINESS _____ ENT*WISE _____ ENT*READINESS _____

Client: _____ Date: _____

Counselor: _____

Check all the following statements that describe the client's appearance and behavior during the intake interview. Add comments on special needs, potential problem areas, or other concerns.

_____ Arrived at the appointed time. (Information meeting)
_____ Arrived at the appointed time. (Interview)
_____ Arrived at the appointed time. (Test)
_____ Clean and well-groomed.
_____ Dressed appropriately for the setting and season.
_____ Returned handshake with assurance.
_____ Maintained good eye contact.
_____ Was courteous.
_____ Followed instructions accurately.
_____ Spoke clearly and comprehensibly.
_____ Articulated employment or training objectives clearly.
_____ Sought information effectively.
_____ Able to fill out the sample job application without assistance.
_____ Completed written work neatly and legibly.
_____ Job and salary expectations are realistic and/or flexible.
_____ Has transportation.
_____ Has emotional support during program.
_____ Has financial support during program.
_____ Has family care plans.
_____ Shows appropriate motivation for employment.

Comments:

Stable work history _____ Number of items checked _____

Status: Accept _____ Not sure _____ Do not accept _____ Pending _____

EMPLOYMENT DEVELOPMENT PLAN

1. Participant's Goals: _____

_____

2. Barriers: _____

_____

3. Action to overcome barriers: _____

_____

Record of contacts with participants: _____

SUNY/WESTCHESTER
COMMUNITY COLLEGE
Valhalla, New York 10595-1698

Project Transition

A CENTER FOR RETRAINING
Academic Arts Bldg., Rm. 107
(914) 785-6825
Fax (914) 785-6508

ENTREPRENEUR*WISE

DISPLACED HOMEMAKERS
HOW TO START, RUN AND STAY IN BUSINESS

DATE: _____

NAME: _____

ADDRESS: _____

CITY: _____ **STATE:** _____ **ZIP:** _____

DAY PHONE#: _____ **EVENING PHONE#:** _____

THANK YOU FOR YOUR INTEREST IN ENTREPRENEUR*WISE

DESCRIBE YOUR CURRENT WORK/LIFE SITUATION:

_____
_____
_____
_____
_____
_____
_____
_____
_____

WHAT INTERESTS YOU MOST ABOUT HAVING YOUR OWN BUSINESS?

_____
_____
_____
_____
_____
_____
_____
_____
_____

The Entrepreneur*Wise Program is sponsored by a grant through The Center for Entrepreneurial Leadership Inc. at the Ewing Marion Kauffman Foundation

DESCRIBE THE BUSINESS YOU WANT TO GO INTO.

TO WHOM DO YOU INTEND TO SELL YOUR PRODUCT OR SERVICE?

WHAT INITIAL STEPS, IF ANY, HAVE YOU TAKEN TOWARD ESTABLISHING YOUR BUSINESS?

WHAT IS YOUR BACKGROUND, EXPERIENCE, OR EXPERTISE IN THIS BUSINESS?

HOW DO YOU INTEND TO RAISE THE NECESSARY CAPITAL?

WHAT ELSE WOULD YOU LIKE ENTREPRENEUR*WISE TO KNOW ABOUT YOU?

This is a free program to qualified applicants. You must understand the importance of attending every one of the scheduled workshops. Please consider carefully if you will be able to make such a commitment before deciding to apply.

Signature: _____

SUNY/WESTCHESTER
COMMUNITY COLLEGE
Valhalla, New York 10595-1698

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(914) 785-6825
Fax (914) 785-6508

ENTREPRENEUR*WISE PROGRAM

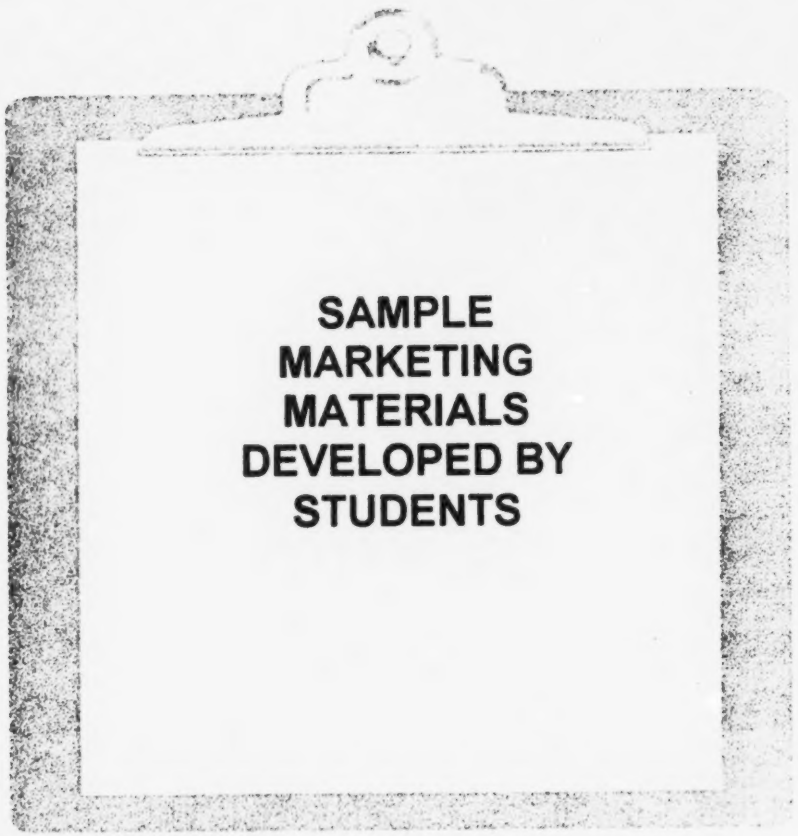
COMMITMENT

I, _____, have received the dates and times of Project Transition's Entrepreneur*Wise Program. I understand that by accepting a place in the program, I'm making a commitment to attend class on time, each day it meets, for the full length of the program. I will complete assignments in a timely manner.

_____
Student's Signature

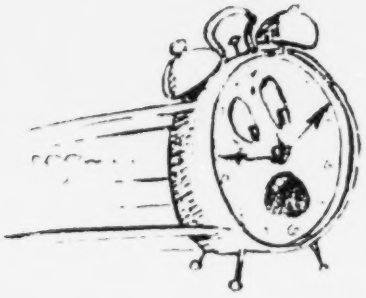
_____
Date

APPENDIX #4



TIME EXPANDERS

JUST CAN'T FIND THE..



THEN LET US BE THE

EXTRA HOUR IN YOUR

DAY!!

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49

ARE YOU ALWAYS RUNNING OUT OF TIME?

TIME EXPANDERS is for people who don't have a lot of time.

We do the time consuming and tedious work for you.

WE SIMPLIFY YOUR LIFE.

No more wasting time on long lines.
No more hassling with rude people.

TIME EXPANDERS

WE ARE YOUR EXTRA PAIR OF HANDS AND THE EXTRA HOUR IN YOUR DAY!!

WE CAN HELP YOU BY:

- Shopping for presents
- Shopping for groceries
- Dropping off your car for service
- Waiting for deliveries/repairs
- Picking up dry cleaning
- Scheduling reservations
- Planning events
- Coordinating relocations

Additional Services Upon Request

CALL TODAY

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SHORT CUT LANDSCAPING

Let us make your neighbors GREEN with envy!

196 Campbell Road
Yorktown Heights, NY 10598

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OR
Fax: {914}243-9267

Some Services We Provide:

- Lawn Maintenance
- Computer Landscape Design
- New & Restored Lawns
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- Fall Gutter Cleaning

We Also Offer Specialty Services:

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- Tailored ***Putting Greens*** For all Those ***Golf Fanatics*** Out There!

Free Estimates!

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- Fully Insured &Registered
- Customer Satisfaction Guaranteed
- Affordable Rates

CALL FOR DETAILS!!

NO JOB TOO SMALL!!

SILVER SIX PENCE
ELEGANT OCASSIONS

'something old, something new, something borrowed, something blue, ...and a silver sixpence in her shoe'.

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- *FLAWLESS ATTENTION TO DETAIL AND IMPECCABLE TASTE.*
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BE A GUEST AT YOUR OWN PARTY!

- *COROPORATE EVENTS*
- *AN INTIMATE DINNER FOR 20.*
- *THE WEDDING OF YOUR DREAMS.*

WE'LL HELP YOU MAKE YOUR EVENT EXCITING, ELEGANT, AND ENJOYABLE FOR YOUR GUESTS , WHILE STRESS-FREE FOR YOU.

OUR PERSONALIZED SERVICES ARE TAILORED TO THE NEEDS AND BUDGET OF EACH CLIENT.

✤

COMPLETE PERSONALIZED PLANNING AND COORDINATION OF WEDDINGS, INCLUDING ATTIRE FOR BRIDE AND BRIDAL PARTY, SITE SELECTION, INVITATIONS, FLORAL DESIGNS, ENTERTAINMENT, PHOTOGRAPHY, AND GIFTS. ON SITE SUPERVISION AT CHURCH AND RECEPTION.

DIVORCE GUIDE, INC.
CONSULTANT

BEFORE Becoming TOO
ENMESHED in the DIVORCE
PROCESS

Become INFORMED
Become EMPOWERED

Have the DIVORCE GUIDE BY Your SIDE

SERVICES AVAILABLE
to CLIENTS OF DIVORCE GUIDE, INC.

EDUCATIONAL :

Become informed about ***divorce laws*** and the ***legal process.***

Prepare to ***interview*** and ***select*** an ***attorney.***

Work more efficiently and ***effectively with*** your ***legal counsel.***

Influence positively the ***quality*** of ***legal representation you receive.***

Save time, conserving both emotional and ***financial resources.***

STRATEGIC :

Design a strategy to fit your ***personal circumstances.***

Identify, clarify and ***evaluate*** your ***needs, options, and strengths,*** as well as, those of your spouse.

Separate the ***emotional aspects*** from the ***business aspects.***

Avoid delaying and ***costly entanglements.***

Develop a ***"personal presentation"*** with respect to ***attitude*** and ***communication.***

SUPPORTIVE :

Balance the ***practical, emotional,*** and ***legal aspects*** of divorce.

Organize personal documentation your attorney needs.

Monitor your ***progress*** with ***additional information*** and non-legal ***guidance.***

Energize determination, flexibility, and ***patience.***

Transform the ***emotional effects*** of divorce with ***on-going support.***

DIVORCE GUIDE, INC.

provides a consulting service designed to assist those faced with or considering divorce.

PRIMARY CONCERNS:

(1) to ***minimize*** the ***emotional*** and ***financial costs*** of divorcing

(2) ***to empower*** people ***to move through*** and ***beyond*** the ***divorce process***

BENEFIT:

- Professional non-legal guidance can help you prepare for the divorce process and inform you about how the legal system works.
- Being prepared and informed before you enter the legal system can save you time and money.

CONCLUSION:

Divorce is a ***deeply sensitive experience*** with ***profound financial implications***.

Those who are most actively involved in the process, through preparation and ***practical knowledge, will be best equipped to avoid problems and influence the outcome***.

The ***role of Divorce Guide, Inc.*** is to ***inform*** you about the ***reality of the divorce process*** and ***help guide you through it.***

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Putnam Valley, New York 10579

(914) 526-8000

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"Our warmth will hold you"

Radiance Eclectic Floral Design is the epitome of floral design.

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We know everyone is not red roses, carnations or baby breathe…we are protea's, cali-lilies, and ting-ting.

Please allow us to create a floral design that shall enchant you.

Please afford us the opportunity to create an august floral design for you the glorious day…..

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P.O. Box 2711
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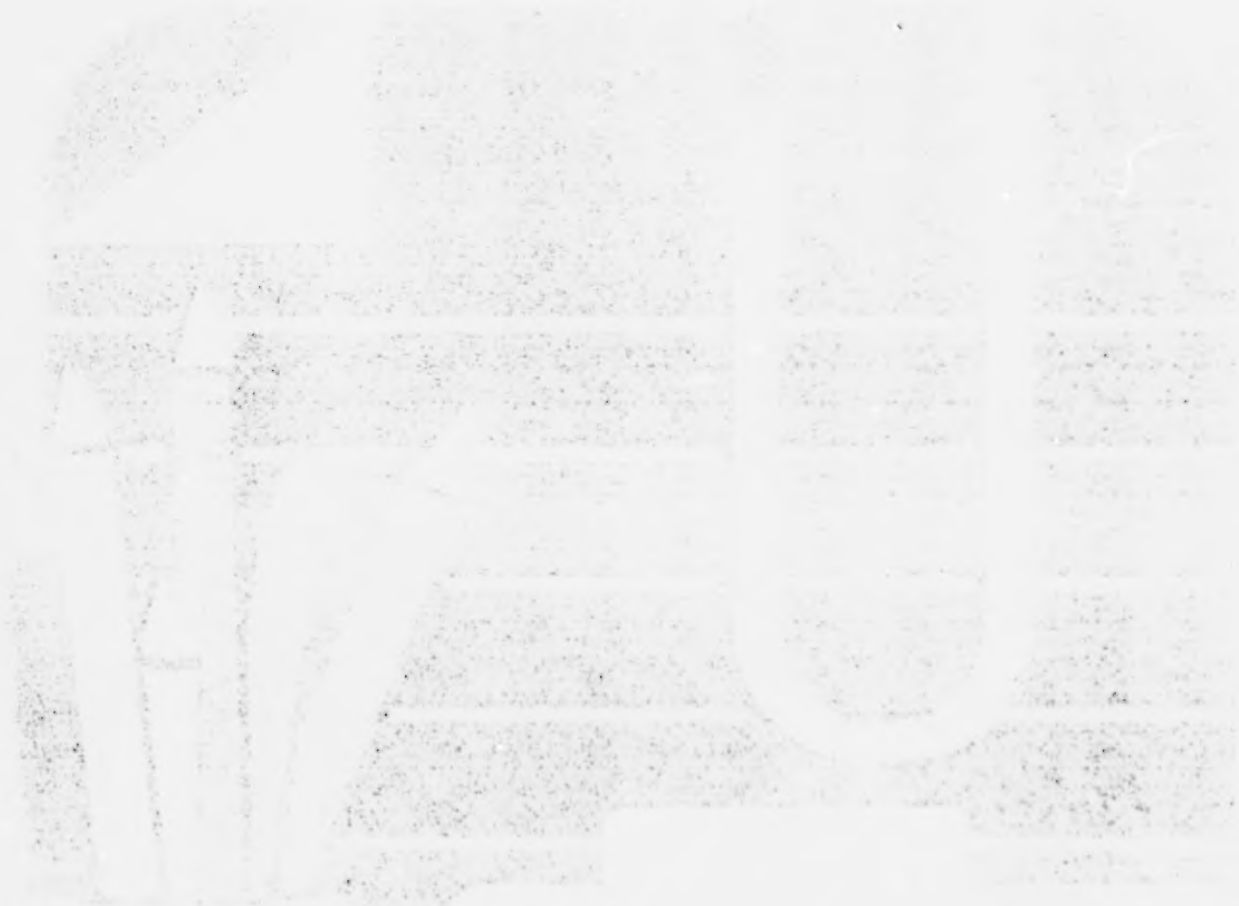
(914) 788-3496 (fax)
(914) 788-3499 (office)

ΨΚΘ Eclecti



Intelligent Business Solutions

Carol Harding
695 Yonkers Ave.
Yonkers, NY 10704

Tel: 914-476-0378
Fax: 914-476-3951
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- Special Projects

NUTRITIONAL LIFESTYLE CHANGES™

- CONFUSED ABOUT WHAT TO EAT??????
- WHAT'S GOOD FOR YOU AND WHAT'S NOT?
- IS THERE REALLY SUCH A THING AS ORGANIC???

PLEASE JOIN ME FOR AN INFORMATIVE AND FUN EVENING AT THE WWC LECTURE HALL ON OCTOBER 10TH, from 7.00 - 9.00pm

THIS 2 HOUR SEMINAR WILL GUIDE YOU ON HOW TO AND WHERE TO BUY ORGANICS AND NATURAL FOODS. IT WILL ALSO DESPEL SOME MYTHS THAT ALL FOODS ARE THE SAME.

FOR MORE INFORMATION AND TO PRE-REGISTER PLEASE CALL :
CAROL STAIB at 914-278-2919 or STAIB @IBM.net
SEMINAR FEE : PRE-REGISTRATION: $65.00
AT THE DOOR: $75.00

Love Yourself, Heal Your Life

Developed by

Louise L. Hay

Presented by Lee Bailes and
Jane McConnell-Welsch

FRIDAY, DECEMBER 3, 1999 7:30 - 9:30P.M.

- Learn to love yourself and others more fully and deeply.
- Understand your family dynamics and barriers to love.
- Learn to bring affrimations "into you body" and not just your mind.
- Work with body, mind, emotion and spirit to transform your life
- Release negative messages that block your joy and creativity.

Spirit of Angels

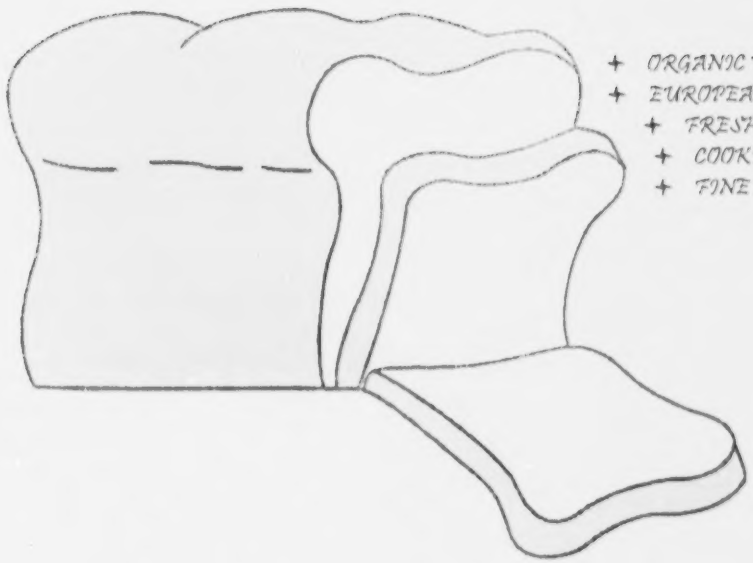
469 Howe Avenue
Shelton, Ct. 06484

Phone: 203-924-4066
Cost: $25.00

You are safe in this fun and empowering group led by co-facilitarors, Lee Bailes MS, Pd, and Jane McConnell-Welsch MS, Pd, both certified Louise Hay facilators, experienced educators and workshop leaders.

For additional information contact: Jane McConnell-Welsch, 40 Meeting House Road, Mt. Kisco, New York 10549 (914) 242-7288, E-mail: Jane McW@aol.com or Lee Bailes at (203) 924-8844, E-mail: lcbailes@aol.com.

SWEET SUE'S BAKERY



+ ORGANIC WHOLE GRAIN BREADS
+ EUROPEAN HEARTH BREADS
+ FRESH FRUIT PIES
+ COOKIES AND CAKES
+ FINE PASTRIES

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555-7733

APPENDIX #5

POST

TRAINING

FLYER

ENTREPRENEUR*WISE
AND THE
WOMEN'S ENTERPRISE PROJECT

INVITE YOU
TO

A COMMUNITY LOAN FUND PROGRAM PRESENTATION

&

A POST-TRAINING PROGRAM PREVIEW

MONDAY, DECEMBER 6, 1999
7:00- 9:30 P.M.

WESTCHESTER COMMUNITY COLLEGE
ACADEMIC ARTS BUILDING ROOM 119
See attached Map

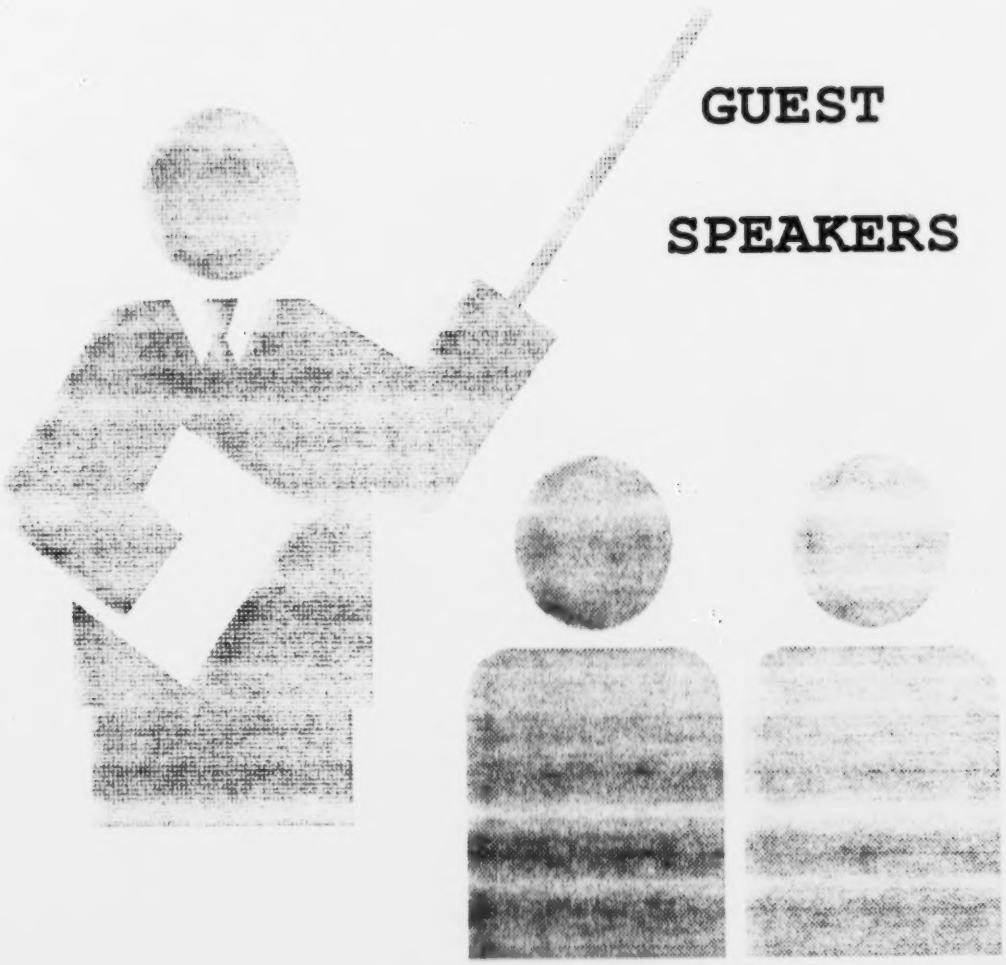
The first part of the program will include presentations from representatives of community loan funds, as well as the banking community followed by a question and answer period. The second part of the program will be a focus session lead by **John Samalot, President of Metas Business Services,** who has an extensive background in entrepreneurial training and consulting. The purpose of the focus session is to assess the needs of new entrepreneurs for our post-training program that will begin in January 2000.

JOIN US FOR THIS INFORMATIVE SESSION
&
HELP US PLAN FUTURE PROGRAMS!

RSVP
EDYE ALLEN
BY DECEMBER 3
914-785-6607

APPENDIX #6

A P P E N D I X # 6



GUEST SPEAKERS

BEST COPY AVAILABLE

WESTCHESTER COMMUNITY COLLEGE
ENTREPRENEUR*WISE PROGRAM

GUEST SPEAKERS

DATE	NAME, ORGANIZATION & TELEPHONE NO.	TOPIC
1/25/98	April Dubois, Owner, IBIS Catalog Co. 914-699-9411	Essentials of Business Start-up
1/25/98	Hilary Jones Franchise Restaurant Owner 718-543-0499	Franchising Opportunities
1/28/98	Linda Howard, Founder & Owner Black Child Magazine	Marketing Through Print Media/Starting a Magazine Business
2/1/98	Ronald McKnight, Licensed Financial Planner/Owner McKnight Insurance 914-467-7810	Selling and Financial Options for Your Business
2/4/98	Cora Crisp, Community Relations Director Citibank 914-899-7756	Basic Banking for Small Business Owners
2/4/98	Debbie Knight, Small Business Development Specialist Citibank 914-899-7756	Business Loan Essentials for Micro-Enterprises
2/8/98	Philip Thorpe, S.C.O.R.E. Counselor SCORE/WCC Mentorship Initiative 914-723-0167	The Importance of Business Mentoring
2/11/98	Susan Lange, Computer/ Educational Consultant 914-467-7810	The Nuts and Bolts of Technology Usage for Small Business Owners
2/15/98	Robin Douglas, Founder & CEO, Westchester County African American Chamber of Commerce 914-699-0096	Networking to Maximum Client Outreach
Thurs.- 2/18/98	Kathleen Cancel, Director SBDC of Westchester at Dobbs Ferry	Learning to Leverage Public Agencies for Business Success

DATE	NAME, ORGANIZATION & TELEPHONE NO.	TOPIC
2/22/98	Drew Brown Chase Manhattan Bank 914-421-1180	
3/1/98	Michelle Blanco, Alliance Office Center 914-467-7800	
3/1/98	Betty D'Arbeau, Alliance Office Center 914-467-7800	
3/4/98	Tony Worth, VP Operations, Westchester County Chamber of Commerce 914-948-2110	
3/8/98	Leo Martinez, President SANAR, Inc.	Tapping Into the Import/Export Markets
3/15/98	Robin Douglas, African Amer. Chamber of Commerce 914-699-0096	
3/11/98	Raymond Peterson, American Express Financial Advisor 914-835-3600, x496	
3/22/98	Venita Jefferson, Legal Support Services 914-698-9327	Non-Lawyer Alternatives
3/26/98 & 10/13/99	Drew Brown, Asst. Business Relations Mgr., Chase Manhattan Bank 914-421-1180	Small Business Loans
10/27/99	Hilary Hurst Franchise Restaurant Owner 212-571-0699	Franchising Businesses
11/3/99	Philip Thorpe Counselor for S.C.O.R.E. 914-723-0167	Mentorship Initiatives
11/10/99	Patricia Russell Leviticus Fund 914-237-3306	Small Business Loans
11/17/99	Lewis Wachtel Spectrum Realty, Inc. 914-467-7840	Business Plans
11/19/99	Leslie Bridges, President, PFC Financial Services 718405-9029	Accounting Essentials for the Micro-Enterprise Business